## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: John F. Wood, Jr.	
Serial No.: To Be Assigned	Group Art Unit: To Be Assigned
Filed: Herewith	Group The Giller to Bo Thoughton
	Examiner: To Be Assigned
Title: Personal Financial Management	
System, Method And Program Using A Graphical Object-Oriented	
Programming Methodology	
Attorney Docket No.: 800381	
Assistant Commissioner for Patents	

Washington, D.C. 20231

## INFORMATION DISCLOSURE STATEMENT

Dear Sir:

This Information Disclosure Statement is submitted:

X	under 37 CFR 1.97(b), or (Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
	under 37 CFR 1.97(c) together with either a:  Certification under 37 CFR 1.97(e), or  a \$240.00 fee under 37 CFR 1.17(p), or  (After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
_	under 37 CFR 1.97(d) together with a:  Certification under 37 CFR 1.97(e), and a petition under 37 CFR 1.97(d)(2)(ii), and a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1).  (Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

The relevance of the attached references is that this is the closest art of which Applicant is aware. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner of Patents and Trademarks, Washington, D.C. 20231

Date of Deposit: 2 -11 - 00

Typed Name: Tanya Wyche

Attorney/Agent for Applicant(s)

Reg. No. 40,152

Date: 10 February 2000

Telephone No.: 512-338-4601

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			APPLICANT	John F. Wood, Jr.	J			_
			FILING DATE	Herewith	GROUP	To Be Ass	signed	
REFERENCE	DESIG	GNATION	U.S. PATENT DO	CUMENTS				
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAMI	Ē	CLASS		SUB CLASS
	. AA	5,590,037	12/31/96	Ryan et al.				
	AB	5,630,073	5/13/97	Nolan				
	AC	5,644,727	7/1/97	Atkins				
	AD	5,819,263	10/6/98	Bromley et al.		•		
	ΑE	5,852,811	12/22/98	Atkins				
	AF	5,864,828	1/26/99	Atkins		<del></del>	+	
	AF	5,875,437	2/23/99	Atkins				
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